

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Vincent E Pratt
Debtor(s)

M&T BANK
Movant,

v.
Vincent E Pratt
Ronda J. Winnecour, Esq., Trustee
Respondent.

Case No. 15-20229-CMB
Chapter: 13

Related to Claim No. 10

ORDER

AND NOW, this **14th day of December, 2016**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **M&T BANK** at Claim No. 10 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that *on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change* was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an **AMENDED CHAPTER 13 PLAN**;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Vincent E Pratt
Debtor

Case No. 15-20229-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 237

Page 1 of 1
Total Noticed: 2

Date Rcvd: Dec 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2016.

db +Vincent E Pratt, 12 Collins Avenue, Uniontown, PA 15401-3806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
14001071 E-mail/Text: camanagement@mtb.com Dec 15 2016 01:26:11 M&T BANK, PO BOX 1288,
Buffalo, NY 14240

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joseph E. Fieschko, Jr. on behalf of Debtor Vincent E Pratt joe@fieschko.com, rcfishko@aol.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5